

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT ROSENSTEIN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:13-22444

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/07/2013 and confirmed on 7/26/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		258,000.00
Less Refunds to Debtor	20,388.45	
TOTAL AMOUNT OF PLAN FUND		237,611.55

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,300.00	
Trustee Fee	9,963.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,263.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC MORTGAGE DIV PNC BANK NA Acct: 3683	0.00	85,080.90	0.00	85,080.90
	AMERICAN HONDA FINANCE CORP* Acct: 5627	0.00	37,972.52	0.00	37,972.52
					123,053.42

Priority					
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERT ROSENSTEIN Acct:	0.00	0.00	0.00	0.00
	ROBERT ROSENSTEIN Acct:	4,300.00	4,300.00	0.00	0.00
	ROBERT ROSENSTEIN Acct:	16,088.45	16,088.45	0.00	0.00
	STEIDL & STEINBERG Acct:	3,300.00	3,300.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00

*** N O N E ***

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 1002	129.61	129.61	0.00	129.61
	CERASTES LLC Acct: 0479	24,506.00	24,506.00	0.00	24,506.00
	CERASTES LLC Acct: 1014	9,647.26	9,647.26	0.00	9,647.26
	BMO HARRIS BANK NA Acct: 0626	8,176.85	8,176.85	0.00	8,176.85
	PRA/PORTFOLIO RECOVERY ASSOC	2,500.07	2,500.07	0.00	2,500.07

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2931				
	CARNEGIE MELLON FEDERAL CREDIT U	13,952.59	13,952.59	0.00	13,952.59
	Acct: 0905				
	PRA/PORTFOLIO RECOVERY ASSOC	7,148.72	7,148.72	0.00	7,148.72
	Acct: 5542				
	PRA/PORTFOLIO RECOVERY ASSOC	5,529.69	5,529.69	0.00	5,529.69
	Acct: 8959				
	CHASE STUDENT LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: ?				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,935.01	1,935.01	0.00	1,935.01
	Acct: 3936				
	BMO HARRIS BANK NA	4,723.21	4,723.21	0.00	4,723.21
	Acct: 6446				
	FIA CARD SERVICES** SCCSR BANK OF .	0.00	0.00	0.00	0.00
	Acct: XXX2689				
	PRA/PORTFOLIO RECOVERY ASSOC	6,233.65	6,233.65	0.00	6,233.65
	Acct: 0405				
	PRA/PORTFOLIO RECOVERY ASSOC	1,494.37	1,494.37	0.00	1,494.37
	Acct: 0752				
	NATIONAL TIRE AND BATTERY++	0.00	0.00	0.00	0.00
	Acct: XXX6898				
	PNC BANK NA	637.27	637.27	0.00	637.27
	Acct: 7834				
	WELLS FARGO BANK NA	2,326.58	2,326.58	0.00	2,326.58
	Acct: 1040				
	DISCOVER BANK(*)	11,354.14	11,354.14	0.00	11,354.14
	Acct: 3151				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	REED J DAVIS ESQ**	0.00	0.00	0.00	0.00
	Acct:				

100,295.02

TOTAL PAID TO CREDITORS

223,348.44

TOTAL

CLAIMED 0.00

PRIORITY 0.00

SECURED 100,295.02

Date: 07/26/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT ROSENSTEIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-22444

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert Rosenstein
 Debtor

Case No. 13-22444-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jul 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2018.

db +Robert Rosenstein, 419 Pennsylvania Avenue, Verona, PA 15147-3824
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 cr +BMO Harris Bank, N.A., PO Box 2035, Milwaukee, WI 53201-2035
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamiburg, OH 45342-5421
 13652662 +BMO Diners Club, PO Box 6012, Carol Stream, IL 60197-6012
 13721463 +BMO Harris Bank, NA, PO Box 2035, Milwaukee, WI 53201-2035
 13652660 +Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
 13725009 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 13652664 Carnegie Mellon FCU, 5000 University Center, Lower Level #81, Pittsburgh, PA 15213
 13652665 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13652670 +Diners Club Plus, PO Box 6012, Carol Stream, IL 60197-6012
 13652672 +FIA Platinum Plus Visa, PO Box 982235, El Paso, TX 79998-2235
 13652675 National Tire and Battery / CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497
 13654813 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13663508 +PNC MORTGAGE, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5433
 13652676 PNC Mortgage, 2121 Newark Drive, Dayton, OH 45432
 13652677 +PNC Visa, P.O. Box 3180, Pittsburgh, PA 15230-3180
 13661755 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
 13652678 +Wells Fargo Visa, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 01 2018 02:09:14
 American Honda Finance Corporation, 3625 W. Royal Lane #200, Irving, TX 75063
 cr +E-mail/Text: cu00@andrew.cmu.edu Aug 01 2018 02:09:22
 Carnegie Mellon University Federal Credit Union, 5000 Forbes Avenue,
 Pittsburgh, PA 15213-3815
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2018 02:11:47
 PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
 13663819 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 01 2018 02:09:14
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088, 866-716-6441
 13652659 +E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 01 2018 02:09:14
 American Honda Financial Corporation, 200 Continental Drive, Newark, DE 19713-4334
 13724894 +E-mail/Text: bncmail@w-legal.com Aug 01 2018 02:09:14 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13652663 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2018 02:28:24 Capital One/Best Buy,
 PO Box 30253, Salt Lake City, UT 84130-0253
 13652667 +E-mail/Text: cst.bankruptcy@chase.com Aug 01 2018 02:09:38 Chase Student Loan,
 PO Box 7013, Indianapolis, IN 46207-7013
 13652668 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 01 2018 02:08:49 Comenity Bank,
 PO Box 182789, Columbus, OH 43218-2789
 13652671 E-mail/Text: mrdiscen@discover.com Aug 01 2018 02:08:38 Discover, PO Box 15316,
 Wilmington, DE 19850
 13656004 E-mail/Text: mrdiscen@discover.com Aug 01 2018 02:08:38 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13676023 +E-mail/Text: kbarkley@bernsteinlaw.com Aug 01 2018 02:09:31 Duquesne Light Company,
 c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13652673 +E-mail/PDF: gecsed@recoverycorp.com Aug 01 2018 02:11:48 GE Capital/Care Credit,
 P.O. Box 965036, Orlando, FL 32896-5036
 13652674 +E-mail/PDF: gecsed@recoverycorp.com Aug 01 2018 02:11:48 Lowe's, P.O. Box 965005,
 Orlando, FL 32896-5005
 13710953 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2018 02:11:46
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13869314 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2018 02:11:29
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 13699487 E-mail/Text: bnc-quantum@quantum3group.com Aug 01 2018 02:08:54
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SERVIC
 13652669 Daniel Aiello
 13725450* +BMO Harris Bank, NA, PO Box 2035, Milwaukee, WI 53201-2035
 13652661* +Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
 13652666* +Chase, PO Box 15298, Wilmington, DE 19850-5298

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 38

Date Rcvd: Jul 31, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SERVICER
FOR GINNIE MAE bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Debtor Robert Rosenstein julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Timothy S. Lijewski on behalf of Creditor Carnegie Mellon University Federal Credit Union
covellilawoffices@yahoo.com, jcovelli@covellilaw.com
William E. Craig on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8